

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-10474-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Germano III
424 Holly Drive
Atco, NJ 08004

Social Security No.:
xxx-xx-3263

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Jerrold N. Poslusny Jr.
on:

Date: 1/17/19
Time: 02:00 PM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)
Andrew Thomas Archer, Debtor's Attorney

COMMISSION OR FEES
Fees: \$2,437.50

EXPENSES
\$40.00

Creditors may be heard before the applications are determined.

An appearance is not required on an application for compensation unless an objection is filed. Any objection must be filed with the court and served on interested parties not later than 7 days before the scheduled hearing.

Dated: December 18, 2018
JAN:

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph Germano, III
 Debtor

Case No. 17-10474-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 137

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 Total Noticed: 36

Date Rcvd: Dec 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.

db +Joseph Germano, III, 424 Holly Drive, Atco, NJ 08004-2002
 cr +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suit # 100,
 Boca Raton, FL 33487-2853
 lm +NationstarRobertson, Anschutz & Schneid, PL, 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 516586195 +Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047
 516601285 +Bank of America NA, Prober & Raphael, 20750 Ventura Blvd Ste 100,
 Woodland Hills, CA 91364-6207
 516819455 +Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road,
 Anaheim, CA 92806-5948
 516586196 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 516586199 +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951
 516770263 +Columbia Bank, C/O Bruce D. Gordon LLC, 2050 Center Avenue, Suite 560,
 Fort Lee, NJ 07024-4913
 516611478 +Columbia Bank, P.O. Box 426, Fair Lawn, NJ 07410-0426
 516702919 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
 516608805 +Harwood Lloyd, 130 Main Street, Hackensack, NJ 07601-7152
 516608806 IRS, US Dept of the Treasury, Philadelphia PA 19100
 516586204 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
 Williamsville, NY 14221
 516586207 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
 516586206 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516747821 +Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261-9094
 516586213 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
 516605090 Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,
 PO Box 9430, Wilkes Barre, PA 18773-9430
 517368767 +Terri L. Germano, 424 Holly Drive, Atco, NJ 08004-2002
 517570339 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
 516586218 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 19 2018 00:10:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 19 2018 00:10:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516762477 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 19 2018 00:13:04
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 516810713 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 19 2018 00:13:27 Capital One, N.A.,
 PO Box 71083, Charlotte, NC 28272-1083
 516586201 E-mail/Text: mrdiscen@discover.com Dec 19 2018 00:09:05 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 516646073 +E-mail/Text: cio.bncmail@irs.gov Dec 19 2018 00:09:24 Department of Treasury,
 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
 516586200 +E-mail/Text: mrdiscen@discover.com Dec 19 2018 00:09:05 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 516586205 E-mail/Text: camanagement@mtb.com Dec 19 2018 00:09:32 M&T Credit Services,
 1 Fountain Plz Fl 4, Buffalo, NY 14203
 516748411 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 19 2018 00:10:00 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 516662033 E-mail/PDF: pa_dc_claims@navient.com Dec 19 2018 00:12:59 NAVIENT PC TRUST,
 C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
 516586214 +E-mail/PDF: pa_dc_claims@navient.com Dec 19 2018 00:12:27 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 516586208 +E-mail/PDF: pa_dc_claims@navient.com Dec 19 2018 00:12:24 Navient, Attn: Claims Dept,
 Po Box 9500, Wilkes-Barr, PA 18773-9500
 516586209 +E-mail/PDF: pa_dc_claims@navient.com Dec 19 2018 00:13:33 Navient, Attn: Bankruptcy,
 Po Box 9500, Wilkes-Barr, PA 18773-9500
 516657511 +E-mail/PDF: gecsedirecoverycorp.com Dec 19 2018 00:13:30 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516586194 Aes/national Collegiat
 516586198 Cap One Na
 cr* +Columbia Bank, C/O Bruce D. Gordon LLC, 2050 Center Ave., Ste. 560,
 Fort Lee, NJ 07024-4913
 516586197* +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
 516608807* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS Centralized Insolvency Operation, PO Box 21126,
 Philadelphia PA 19114-1326)
 516662034* NAVIENT PC TRUST, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640

District/off: 0312-1

User: admin
Form ID: 137

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Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****
516586215* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516586216* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516586217* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516586210* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586211* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586212* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516586203 ##+Ecmc, 1 Imation Pl, Oakdale, MN 55128-3422
516586202 ##+Ecmc, 1 Imation Place, Bldg 2, Oakdale, MN 55128-3422

TOTALS: 2, * 10, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 14, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Joseph Germano, III aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Bruce Gordon on behalf of Creditor Columbia Bank bgordon@bgordonlaw.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Justin Plean on behalf of Creditor Nationstar Mortgage LLC jplean@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Justin Plean on behalf of Loss Mitigation NationstarRobertson, Anschutz & Schneid, PL
bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Creditor BANK OF AMERICA, N.A. email@warrensjones.com,
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 8